

## REMARKS

We appreciate the examiner's comments under the Section rejecting claims under Section 112. Claims 4, 5 and 11 have been cancelled and claim 14 has been amended to provide an appropriate antecedent basis for all the language of claim 14.

The rejection of claims on art and more specifically WO95/34161 is respectfully traversed. The claims have been amended to limit the purchasing unit means to electronic form which is clearly not shown or suggested in the art and notably in the reference upon which the examiner relies. A disclosure basis for this limitation can be found in the second whole paragraph on page 4.

Another feature which differentiates the invention of the present application from the art is the provision of a unique security code, which a person can allocate to a purchasing unit means. The examiner suggests voice recognition may be a unique code. Perhaps it is, but it is difficult to allocate one's voice to another person.

The reason there is no brief description of the drawings as noted in the Office Action is there are no drawings.

With regard to the obviousness rejection, it is believed that providing purchasing unit means in electronic form clearly differentiates and provides significant advantages. The purchasing unit means can be used (spent) anywhere a computer is available and it is therefore not necessary to visit a retail unit or other establishment.

There is a clear advantage over credit cards in that the user is able to limit his exposure to potential fraud or theft to an amount selected by the user.

We respectfully submit the application is in condition for allowance and reconsideration and a prompt notice of allowance are respectfully requested.

Respectfully submitted,

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